

Notice of Allowability	Application No.	Applicant(s)
	09/901,124	MEADOW ET AL.
	Examiner Nga B. Nguyen	Art Unit 3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the amendment filed on April 13, 2007.
2. The allowed claim(s) is/are 1-14.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on January 18, 2006, which paper has been placed of record in the file.
2. Claims 1-14 are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims 1, 3, 6 and 10 are allowed over the prior arts cited records.

The closest prior arts are:

1) Hayosh (US 6,212,504) discloses a method and system as presented by which valuable documents such as checks, deeds, driver's licenses, and other types of valuable documents can be imprinted with encoded symbols by a printer whereupon multiple assemblages of data can be imprinted on the valued document which is then susceptible to readout by a document reader which will automatically authenticate and verify the originator or the document and its authenticity and obviate any attempts for fraudulent alteration.

2) Carney (US 6,181,814) discloses a system and method for detecting and thus preventing check fraud utilizing a digital computer with image capture and interpretation systems. The system converts the payee information, issue date and the MICR line information (account number, check number and dollar amount) to a check digit which is then placed into the MICR line of a check, printed on its face or transmitted via the paid issuance file to the drawee bank. The drawee bank, upon presentment utilizes a transformation algorithm to convert the printed payee information and issue date on the

check into a numerical value that is combined with MICR line information and a check digit is calculated based upon pre-agreed logic. This unique data processing system quickly confirms properly presented checks while effectively precludes payee and other alterations in a cost effective manner.

Therefore, it is clear from the description of Hayosh's and Carney's inventions that the prior arts do not consider the possibility of: receiving, by the check verifier, the key from a source other than the point-of-sale location; computing, by the check verifier, a one-way hash value based on a specific hash algorithm, the data from the MICR line, the customer-specific information, and the key; and determining, by the check verifier, if the computed one-way hash value is the same as the one-way hash value obtained from the MICR line of the check, as included in claims 1; wherein the check printer is further adapted to print the information on the MICR line based on information provided from a bank, the information including an n-digit personal code that is not printed on the check and an 1 bit key that is not printed on the check, and wherein a p-bit hash value is provided on the MICR line based on the information provided from the bank, as included in claim 3; creating a MICR line on the face of the check, said MICR line including: an n-digit ABA number; an m-digit customer account number; a p-digit check number; and an r-digit one-way hash value, and wherein the r-digit one-way hash value is computed by the computer executing a one-way hash algorithm that uses the ABA number, the customer account number, the check number, a c-digit personal identification code that is not included on the MICR line, and a q-bit key that is not included on the MICR line, as included in claim 6; a check printer to print a p-bit hash

value on a MICR line of a check, wherein the information includes: an ABA number of a bank, a customer account number, an n-digit personal code that is not printed on the check, and an 1-bit key that is not printed on the check, as included in claim 10.

4. Claims 2, (4, 5, 9), (7, 8) and (11-14), are allowed because they are dependent claims of the allowable independent claims 1, 3, 6 and 10 above, in that order.

Conclusion

5. Claims 1-14 are allowed.
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

Application/Control Number: 09/901,124
Art Unit: 3692

Page 5

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label
“PROPOSED” or “DRAFT”).

Hand-delivered responses should be brought to Knox Building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).


NGA NGUYEN
PRIMARY EXAMINER

July 7, 2007